

REMARKS

A. Introduction

Claim 36 was pending and under consideration in the application, claims 28-35 having been previously withdrawn, and claims 1-27 having been previously canceled without prejudice.

In the Final Office Action dated December 14, 2010, claim 36 was rejected under 35 U.S.C. §103 as allegedly being unpatentable over Crevelt et al., U.S. Patent No. 5,902,983 (hereinafter, "Crevelt") in view of Johnson, U.S. Patent Publication No. 2001/0031663 (hereinafter, "Johnson"), in view of Walker et al., U.S. Patent No. 6,012,983 (hereinafter, "Walker").

In response Applicants are hereby amending claim 36 for clarity and adding new claims 37-40. No new matter is being added.

B. Claim Rejections under 35 U.S.C. §103

Claim 36 was rejected as allegedly being unpatentable over Crevelt in view of Johnson, in view of Walker.

Crevelt relates to employing electronic funds transfer systems directly coupled to gaming machines for the purpose of obtaining playing credit. Crevelt, 1:8-11. A gaming machine includes apparatus necessary to send requests to and receive authorizations from an electronic funds transfer (EFT) system. All such requests for credit are limited to a preset amount, so that when a player uses an EFT transfer to obtain playing credit, that credit will be limited to no more than a specified amount. In practice, the player inserts his or her ATM card (debit card), keys in a PIN number, requests playing credit, and receives the preset amount of credit which can be converted to plays on the gaming machine. Crevelt, abstract.

Crevelt discloses a gaming machine that allows a player to transfer funds from a remote funds repository (e.g., a bank) via an electronic funds transfer system and convert the transferred funds into plays on the gaming machine. Crevelt, 2:50-54

Thus, Crevelt, contrary to the present invention, proposes using casino gaming machines to send requests to and receive authorizations from an EFT system of a remote financial institution. In contradistinction to Crevelt, Applicants claim a method tied to a gaming system of a gaming entity, the gaming system of the gaming entity comprising (i) a plurality of gaming terminals, and (ii) a financial server in communication with each of the plurality of gaming terminals. Within the gaming system, a player's personal account is generated, the personal account being subject to direct access and control of the gaming entity, and financial information regarding monetary amounts belonging to the player are stored on the financial server. The financial server (of the gaming system): (i) performs, upon a request of the player, the request being made from at least one of the plurality of gaming terminals, at least one of the following actions: combine player personal accounts, open a new player personal account, and close out an existing player personal account; (ii) stores financial information regarding monetary amounts expended by the player in playing said one or more games; (iii) determines player loss from said financial information; (iv) determines an amount won from said financial information; (v) compares the amount won to the win amount limit; (vi) prevents said player from utilizing monetary amounts associated with said account to play said one or more games for at least a period of time when either (i) said determined player loss meets certain criteria or (ii) the amount won exceeds the win amount limit.

As acknowledged by the Office Action (page 7 and 8), Crevelt fails to disclose: (a) preventing said player from utilizing monetary amounts associated with said account to play said one or more games for at least a period of time if said determined player loss meets certain criteria or if the amount won; and (b) storing a threshold win amount limit, above which subsequent play should be limited. Indeed, Crevelt also fails to disclose determining the player loss, or the amount won, without which the recited preventing and storing steps would be meaningless. The Office Action (page 7) asserted that Crevelt, col. 3, lines 8-18, discloses the foregoing determinations. The assertion is not supported by the actual content of the cited disclosure, which discloses little more than an indication that gaming machines may be operable to conduct electronic funds transfer in two directions.

Crevelt, likewise, fails to teach or suggest generating, within the gaming system of a gaming entity, a player's personal account, **the personal account being subject to direct access and control of the gaming entity.**

Moreover, Crevelt fails to disclose, as recited in claim 36 as currently amended, a financial server, that is part of a gaming system of a gaming entity, performing, upon a request of the player, the request being made from at least one of the plurality of gaming terminals, at least one of the following actions: combine player personal accounts, open a new player personal account, and close out an existing player personal account.

The Office Action asserted that (a) Johnson discloses preventing a player from utilizing monetary amounts associated with an account to play one or more games for at least a period of time if the player meets certain criteria, and (b) Walker discloses allowing players to set a limit on winnings such that automated play is stopped if the winnings threshold is exceeded. Whether or not the foregoing assertions are true, such disclosures fail to cure the deficiencies noted above.

Because the above noted features are not taught or suggested by the cited prior art, the Office Action fails to establish that the invention as a whole would have been obvious in light thereof. See MPEP 2143.03. "All words in a claim must be considered in judging the patentability of that claim against the prior art."

As a result, claim 36 is patentable over the combination of Crevelt, Johnson, and Walker.

C. Conclusion

The claims are believed to be in condition for allowance. Accordingly, allowance of the claims at the earliest possible date is requested.

If prosecution of this application can be assisted by telephone, the Examiner is requested to call the undersigned attorney at (510) 663-1100.

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Applicants do not believe that any additional fees are required to facilitate the filing of this Amendment. However, if it is determined that such fees are due, please charge such additional fees to Deposit Account No. 504480 (Order No. IGT1P130X2).

Respectfully submitted,
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